

Important Open Enrollment Instructions for Retirees

Open Enrollment Period: October 1, 2013 – October 16, 2013

Correction Period: October 22, 2013 – October 31, 2013

For Plan Year: January 1, 2014 – December 31, 2014

During Open Enrollment you have the option of using the Interactive Voice Response (IVR) system or completing the enrollment form enclosed in your packet if you want to:

- Enroll in a new plan or make changes to your current benefit selections;
- Add or delete dependents.

To help you prepare for Open Enrollment, enclosed you will find a personalized Open Enrollment benefit statement with information about your current benefit enrollment **as of August 17, 2013**.

Completing the Enrollment Form:

If you choose to make changes using the enclosed enrollment form instead of the IVR, the form must be postmarked by October 31, 2013.

You will receive an updated benefits summary statement mailed to the home address on file after your enrollment form has been processed.

Using the IVR:

Before You Call the IVR System...

- Review the benefits guide carefully and have your personalized open enrollment benefit statement with you when calling.
- Decide what changes and/or selections you want to make and note them on your personalized open enrollment benefit statement.
- Have the following information ready if you are adding a dependent or making changes to your dependent's information:
 - Dependent's full legal name
 - Dependent's Social Security Number
 - Dependent's gender
 - Dependent's relationship to you
 - Dependent's date of birth

STEP 1: MAKE THE CALL

Call the IVR system 24 hours a day, 7 days a week at the number below between October 1, 2013 and October 16, 2013:

- Baltimore area: 410-669-3893
- Outside Baltimore area: 1-888-578-6434
- People who are deaf, hard of hearing or have a speech disability, please use Relay or 711
- When prompted, enter your ID and Personal Identification Number.

Your ID is _____ (Social Security Number), Your PIN is _____ (4 digit number - month and day of your birthdate: mmdd)

Enroll early! There is a large volume of calls made during the last few days of the Open Enrollment period. The best time to call is during the non-peak hours of late evening and early morning.

If your benefits were previously cancelled and you are now re-enrolling, you must call one of the numbers shown above during regular office hours to have a benefit packet created. To do this, press Option 8 when prompted and you will be connected to a Benefits staff member. Hours of operation are 8:30 am to 4:30 pm, Monday through Friday, Eastern Time, except for State holidays and emergency closures. Once a benefit packet has been created, you will be able to enroll using the IVR system.

STEP 2: MAKE YOUR SELECTIONS

The IVR system will guide you through the steps for making selections and changes for:

- Medical
- Prescription Drug
- Dental
- Term Life Insurance
- Adding/deleting dependents

After you make each selection, the IVR system will confirm your selection.

SPECIAL INSTRUCTIONS: IF YOU ARE ADDING OR DELETING DEPENDENTS

- You will need to “speak and spell” each dependent’s information clearly so it can be accurately entered into the system.
- You may need to change the coverage level (i.e., Retiree & Spouse or Retiree & Family, etc.) of your plans if you add or delete a dependent. **The system will not automatically change your coverage level.**
- Following the close of Open Enrollment, you will be advised by mail of the documentation required to cover your newly enrolled dependents. Failure to provide this documentation by the deadline indicated will result in the removal of the dependent. See the “Required Documentation for Dependents” section of the Benefits Guide for documentation requirements.
- If you add an ineligible dependent or fail to remove an ineligible dependent from your coverage, you will be required to pay the employee or retiree premium plus the State subsidy amount for the ineligible dependent for each month that he or she remains enrolled.

NOTE: After each dependent is added, you must indicate in which plan(s) you are enrolling the dependent. If the addition **OR** removal of a dependent will increase/decrease your coverage level (i.e., currently Retiree & Spouse changing to Family) you **MUST** return to the main menu to change the coverage level of each benefit that the dependent is being added to or removed from. If you are changing plan coverage levels you must return to the main menu and select option 2 for “Dependent Record” to remove the dependent or change the benefit indicators. This is **NOT** done automatically with the addition/removal of the dependent or change in coverage levels.

If you need assistance using the IVR system, contact the Employee Benefits Division at 410-767-4775.

NOTE: The Prudential Insurance Company administers the Long Term Care (LTC) plan. If you want to enroll in this plan, follow the instructions in the LTC section of the enclosed benefit guide.

STEP 3: MAKE SURE IT'S RIGHT

To review your enrollment, call the IVR system again and select the appropriate option to listen to the changes you just made. This option will not repeat information about plans in which you did not make a change. Information for dependents added through "speak and spell" is not available through this option. You will receive an updated benefits summary statement mailed to the home address on file within 10 days after your call.

NOTE: You may make changes and corrections at any time during Open Enrollment. However, there will be a special correction period at the end of Open Enrollment for any last minute changes, corrections or enrollment selections using the IVR. You are encouraged to enroll early and review your benefits summary statement carefully.

If your selections are not correct, call the IVR system again to make the correct selections.

You cannot change your elections after Open Enrollment closes, except in limited circumstances. See the Qualifying Status Changes section of your benefit guide for details.

If You Do Not Call the IVR or Submit an Enrollment Form

Your current benefit elections will roll over for the new plan year.

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